

**REMARKS**

Claims 1-41 are pending in this application and have been rejected. Claims 1, 21, and 41 are independent claims. Claims 2-20 and 22-40 are dependent claims.

Amendments to claims 1, 21, and 41 are presented herein. No new matter is being presented, and approval and entry are respectfully requested.

**Entry of Amendment Under 37 C.F.R. §1.116:**

Applicant requests entry of this Rule 116 Response because it is believed that the amendment of claims 1, 21, and 41 puts this application into condition for allowance. The amendments were not earlier presented because the Applicant believed in good faith that the cited prior art did not disclose the present invention as previously claimed.

The Manual of Patent Examining Procedures sets forth in Section 714.12 that "any amendment that would place the case either in condition for allowance or in better form for appeal may be entered." Moreover, Section 714.13 sets forth that "the Proposed Amendment should be given sufficient consideration to determine whether the claims are in condition for allowance and/or whether the issues on appeal are simplified." The Manual of Patent Examining Procedures further articulates that the reason for any non-entry should be explained expressly in the Advisory Action.

**Rejections Under 35 U.S.C. § 103(a)**

In item 6 on pages 4-11 of the Office Action, the Examiner rejected claims 1-41 under 35 U.S.C. § 103(a) as being unpatentable over Vajk et al. (U.S. Patent No. 5,265,033) in view of Semple et al. (U.S. Patent No. 6,085,177). Applicant respectfully traverses these rejections for the reasons presented below.

Claim 1 of the present invention recites, as amended, an automated financial transaction system comprising "...said first ATM sending said message to said message depository via said public communications network for storage, and also **s nding remittanc information and associated depository information**, which indicates a site where said message is stored in

said message depository, **to said management apparatus via said exclusive line, and said management apparatus storing the remittance information and the associated depository information, received from said first ATM, for management purposes,**" emphasis added. Independent claims 21 and 41 recite similar language.

In the present invention, a remittance-destination customer is informed of the arrival of a message accompanying a remittance from a remittance source, and can instantly know the connection between the remittance and the associated message to easily locate and read the contents of the message.

In contrast, neither the Vajk nor Semple references discloses that an ATM sends to a management apparatus remittance information with information about a site or location where an accompanying message is stored (i.e., depository information). Also, neither of the cited references discloses that a management apparatus stores remittance information with associated depository information for management purposes.

Further, even if the Vajk and Semple references were combined, a mail-destination user would not know the connection between the received message and the associated remittance without restructuring the ATM mail system of Vajk.

Thus, it is submitted that claims 1, 21, and 41 patentably distinguish over the prior art. The dependent claims depend from the above-discussed independent claims and are patentable over the prior art for at least the reasons discussed above.

Therefore, Applicant submits that claims 1-41 patentably distinguish over the prior art. Accordingly, Applicant respectfully requests reconsideration and withdrawal of the rejections under § 103.

### **Conclusion**

It is submitted that neither of the references, either taken alone or in combination, teaches the present claimed invention. Thus, claims 1-41 are deemed to be in a condition suitable for allowance. Reconsideration of the claims and an early Notice of Allowance are earnestly solicited.

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If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

Finally, if there are any additional fees associated with filing of this response, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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